This instrument prepared by:

SATURN & MAZER, Attorneys
212 Third Avenue, North
Nashville, Tennessee 37201

NEW OWNER
ROGER SMITH et ux
P. O. Box 152
Scottsville, Kentucky 42164

SEND TAX BILLS TO
SAME
61-7-213

FILE BOX "7"

PG: 10778 PG: 268

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 28th day of NOVEMBER, 19 95, J. PHILLIP JONES was named Trustee in a Deed of Trust of even date executed by GREG HOLMES and KATHERINE HAYNES conveying to them as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $ 65,000.00, principal and interest at 9.00% per annum on the unpaid principal balance, said Deed of Trust being recorded in Book 10502, page 757, in the Register's Office for Davidson County, Tennessee; and

WHEREAS, I, SATURN AND MAZER TITLE SERVICES, INC., was appointed Substitute Trustee by instrument dated June 26, 1997 and recorded on June 30, 1997 in the Register's Office for Davidson County, Tennessee in Book 10511, page 143; and

WHEREAS, I, SATURN AND MAZER TITLE SERVICES, INC., Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust, advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3) successive publications, namely: December 11, 1997, December 18, 1997, and December 25, 19 97, in The Nashville Record, a newspaper published in Davidson County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

PURSUANT to said advertisement on January 13, 1998, at 12:00 Noon, at the south door of the Courthouse in Davidson County, Tennessee, I, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the hereinabove mentioned equities as provided in said Deed of Trust, at which time SATURN AND MAZER TITLE SERVICES, INC., Substitute Trustee submitted the highest and best bid in the amount of $ 79,331.89.

NOW THEREFORE, in consideration of the premises, I, SATURN AND MAZER TITLE SERVICES, INC., Substitute Trustee, do hereby sell, transfer and convey to ROGER SMITH and wife, MARILYN SMITH, its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

BEING Lot No. 4, on the plan of Young Dale Subdivision, of record in Plat Book 2330, page 22, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

I, SATURN AND MAZER TITLE SERVICES, INC., Substitute Trustee, convey to ROGER SMITH and wife, MARILYN SMITH, all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust hereinabove referred to and not as an individual.

WITNESS my hand at Nashville, Tennessee, this 13th day of JANUARY, 19 98.

SATURN AND MAZER TITLE SERVICES, INC.

By: Alan L. Saturn
Substitute Trustee

ALAN L. SATURN, President

10778:269

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, THE UNDERSIGNED, a Notary Public in and for the State and County aforesaid, personally appeared ALAN L. SATURN, President, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the President of the SATURN AND MAZER TITLE SERVICES, INC., a Tennessee Corporation, and that he as such President, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as President.

WITNESS my hand and official seal at Nashville, Tennessee, this the 13th day of January, 1998.

NOTARY PUBLIC

My Commission Expires: 9-23-2000

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater for this transfer is $79,331.89.

Affiant

Subscribed and sworn to before me, this the 13th day of January, 1998.

NOTARY PUBLIC

My Commission Expires: 9-23-2000

RETURN TO:

SATURN AND MAZER TITLE SERVICES, INC.
212 Third Avenue, North
Nashville, Tennessee 37201
(615) 259-3666

98 FEB -2 PM 3:30

0396153

IDENTIFICATION REFERENCE

8523 02/02 0101 03CHECK 302.53

OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

RBDW 10778 PG 270

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	79331.89
CON TX	293.53
PRFEE	1.00
WDEED	8.00
TOTAL	302.53
CHECK	302.53

02/02/98 01 15:32 0001 8523

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0396153
IDENTIFICATION REFERENCE

93 FEB -2 PM 3:30

REGISTER
DAVIDSON COUNTY, TN.

No. 1249091